

IN THE UNITED STATES BANKRUPTCY COURT FOR
THE DISTRICT OF PUERTO RICO

IN RE:

LOPEZ SANTIAGO, JOSE R.

SOTERO TORRES, ELBA N.

583-78-8139

584-21-2348

Debtor(s)

CASE NO. 97-07086 GAC

Chapter 13

FILED & ENTERED ON 11/21/2002

ORDER DISCHARGING DEBTOR AFTER COMPLETION OF CHAPTER 13 PLAN

The Court finds that the debtor filed a petition under Title 11, United States Code, on 7/2/1997, that the debtor's plan has been confirmed, and that the debtor has fulfilled all requirements under the plan.

IT IS ORDERED THAT:

1. Pursuant to 11 U.S.C. Section 1328(a), the debtor is discharged from all debts provided for by the plan or disallowed under 11 U.S.C. Section 502, except any debt:
 - a. provided for under 11 U.S.C. Section 1322(b)(5) and on which the last payment is due after the date on which the final payment under the plan was due;
 - b. in the nature of alimony to, maintenance for, or support of a spouse, former spouse, or child of the debtor in connection with a separation agreement, divorce decree or other order of a court of record, or property settlement agreement, as specified in 11 U.S.C. Section 523(a)(5);
 - c. in any case filed on or after November 5, 1990, for a student loan or educational benefit overpayment as specified in 11 U.S.C. Section 523(a)(8) and in which discharge is granted prior to October 1, 1996;
 - d. for a death or personal injury caused by the debtor's unlawful operation of a motor vehicle while intoxicated from using alcohol, a drug, or another substance, as specified in 11 U.S.C. Section 523(a)(9), in a case filed on or after November 15, 1990; or
 - e. for restitution included in a sentence on the debtor's conviction of a crime, in a case filed on or after November 15, 1990.
2. Pursuant to 11 U.S.C. Section 1328(d), the debtor is not discharged from any debt based on an allowed claim filed under 11 U.S.C. Section 1305(a)(2) if prior approval by the trustee of the debtor's incurring such debt was practicable and was not obtained.
3. Notwithstanding the provisions of Title 11, United States Code, the debtor is not discharged from any debt made non-dischargeable by 18 U.S.C. Section 3613(f), by certain provisions of Titles 10, 37, 38, 42, and 50 of the United States Code, or by any other applicable provisions of law.
4. All creditors are prohibited from attempting to collect any debt that has been discharged in this case.

San Juan, Puerto Rico, this 21 day of November, 2002.



Gerardo A. Carlo
U.S. Bankruptcy Judge

C: all creditors

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 0104-3
Case: 97-07086GAC

User: RCA
Form ID: I01

Page 1 of 1
Total Served: 27

Date Rcvd: Nov 21, 2002

The following entities were served by first class mail on Nov 23, 2002.

D LOPEZ SANTIAGO, JOSE R., HC 01 BOX 7831, GUAYANILLA, PR 00656
J SOTERO TORRES, ELBA N., HC 01 BOX 7831, GUAYANILLA, PR 00656
DA JULIO RIVERA TORO, BOX 5090, PONCE, PR 00731
T JOSE RAMON CARRION MORALES, PO BOX 9023884, SAN JUAN, PR 00902-3884
+CAMARA DE COMERCIANTES MAYORISTAS (, PO BOX 195337 HATO REY STA, SAN JUAN, PR 00919
+DEPARTAMENTO DE HACIENDA (HACIENDA), PO BOX 9024140 OFICINA 424-B, SAN JUAN, PR 00902
STATE INSURANCE FUND (SIF), PO BOX 365028, SAN JUAN, PR 00936-5028
DEPT JUSTICE-FEDERAL LITIGATION (JU, PO BOX 9020192, SAN JUAN, PR 00902-0192
AUTORIDAD ENERGIA ELECTRICA (AEE), PO BOX 4267, SAN JUAN, PR 00936
US TRUSTEE (UST-11), EDIFICIO OCHOA, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1922
OFFICE OF THE US TRUSTEE (UST-7NA), EDIFICIO OCHOA, 500 TANCA STREET SUITE 301,
SAN JUAN, PR 00901-1922
OFFICE OF THE US TRUSTEE (UST-7A), EDIFICIO OCHOA, 500 TANCA STREET SUITE 301,
SAN JUAN, PR 00901-1922
PR DEPARTMENT OF LABOR (LABOR2), PRUDENCIO RIVERA MARTINEZ BLDG,
505 MUNOZ RIVERA AVENUE 12 FLOOR, SAN JUAN, PR 00918
US TRUSTEE (UST), EDIFICIO OCHOA, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1922
1 BONNIN & CO., INC., PO BOX 35, PLAYA STATION, PONCE, PR 00734
2 PONCEBANK, BANKRUPTCY DEPARTMENT, PO BOX 1024, PONCE, PR 00733-1024
3 PONCEBANK, ENRIQUE NASSAR RIZEK ESQ, PO BOX 191017, SAN JUAN, PR 00919-1017
4 ISLAND FINANCE PUERTO RICO, INC., BANKRUPTCY DEPARTMENT, PO BOX 195369, SAN JUAN, PR 00919-5369
5 COMMOLOCO -, PO BOX 363769, SAN JUAN, PR 00936-3769
6 +AVCO FINANCIAL SERVICES, SCOTIABANK PLAZA, 273 PONCE LEON AVENUE SUITE 720,
SAN JUAN, PR 00917-1934
7 ASSOCIATES FINANCIAL SERVICES, DIVISION LEGAL, PO BOX 7559, CAGUAS, PR 00726
8 MIDLAND RISK SERVICES, INC., P.O. BOX 17905, MEMPHIS, TN 38187-0905
9 +PONCE BANK, PO BOX 70240, SAN JUAN, PR 00936-8240
10 +AVCO DEALER, BOX 2057, PONCE, PR 00733
11 +ASSOCIATES, PO BOX 4030, PONCE, PR 00733
12 +AVCO FINANCIAL, BOX 2057, PONCE, PR 00733
13 AVON, PO BOX 363774, SAN JUAN, PR 00936-3774

The following entities were served by electronic transmission.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
JA* JULIO RIVERA TORO, BOX 5090, PONCE, PR 00731

TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Date: Nov 23, 2002

Signature:

